

FIG. 1  
(PRIOR ART)

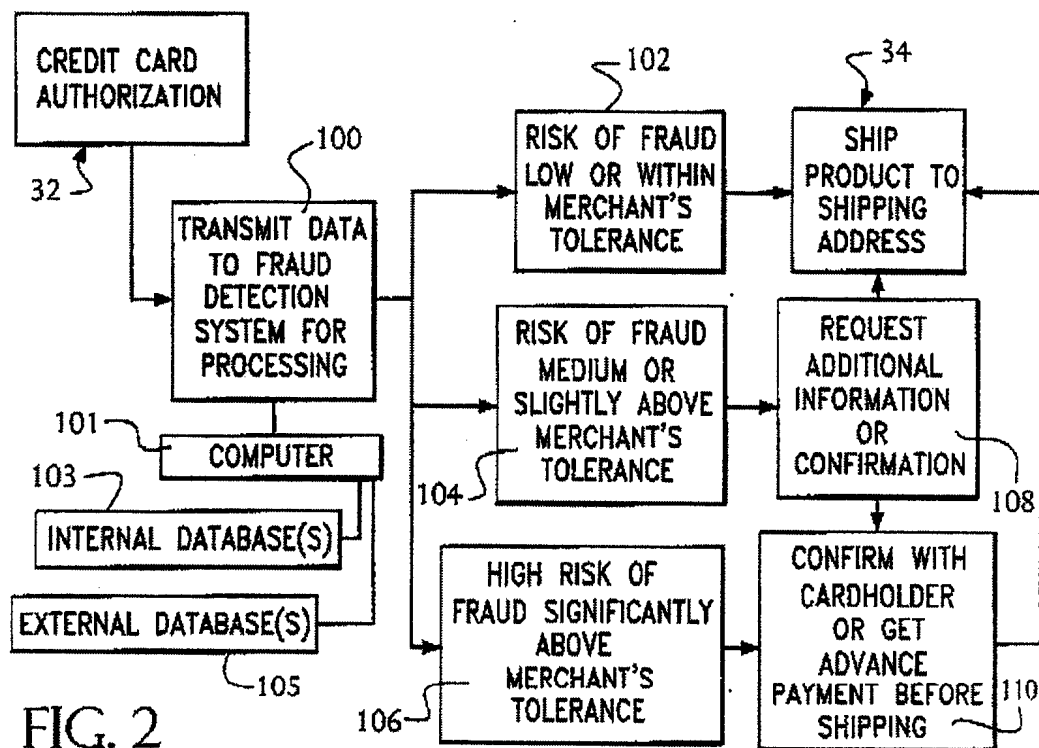
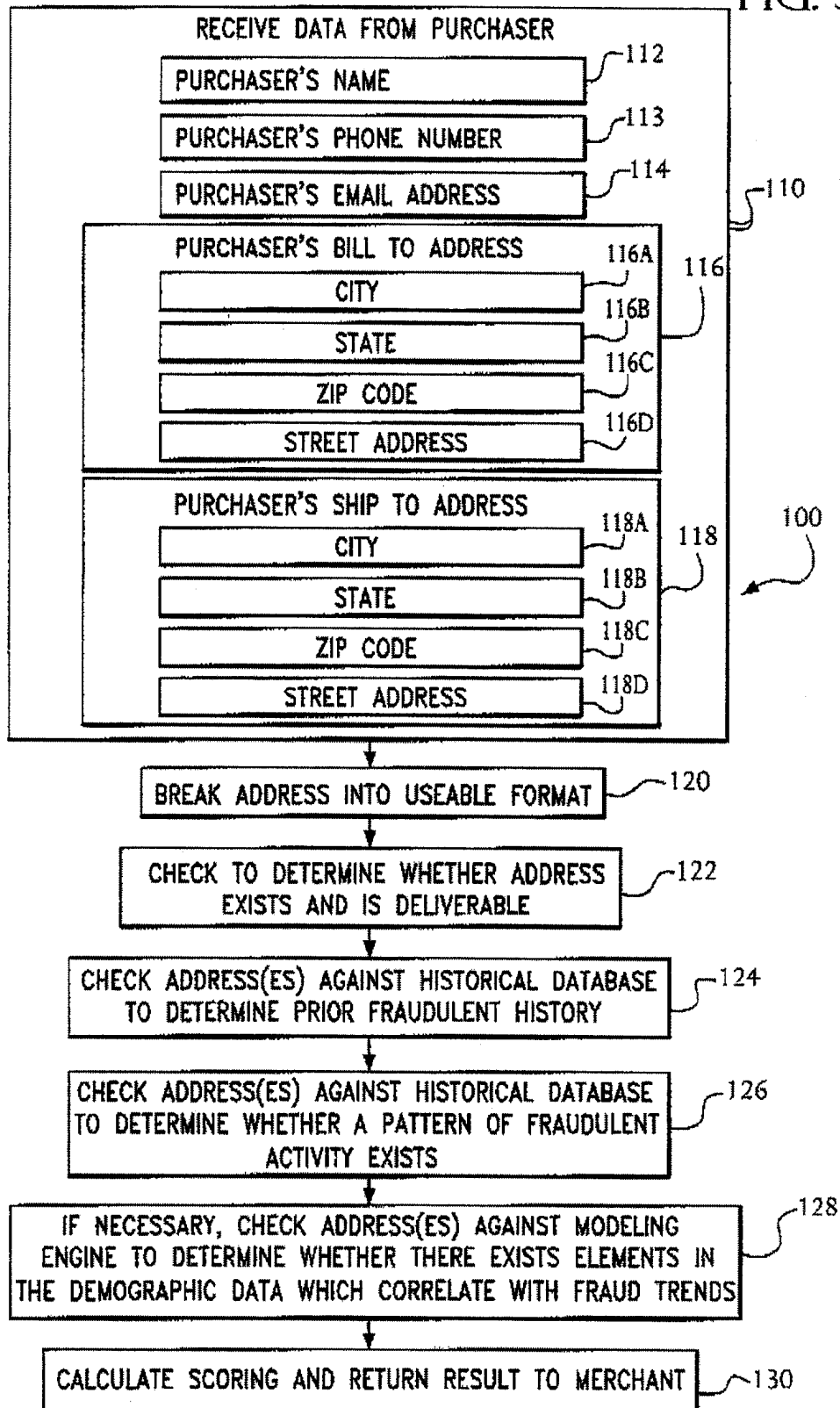
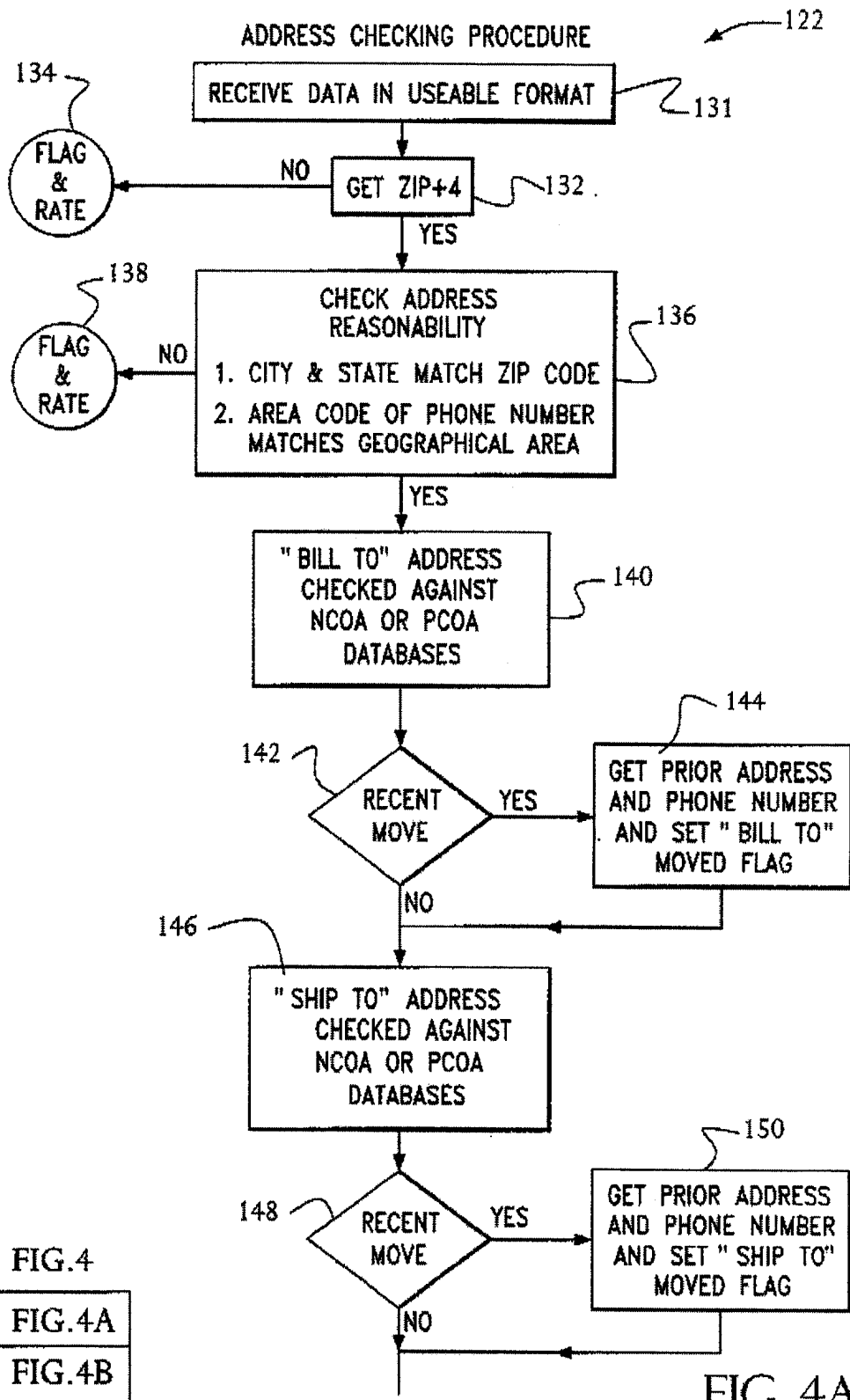


FIG. 2





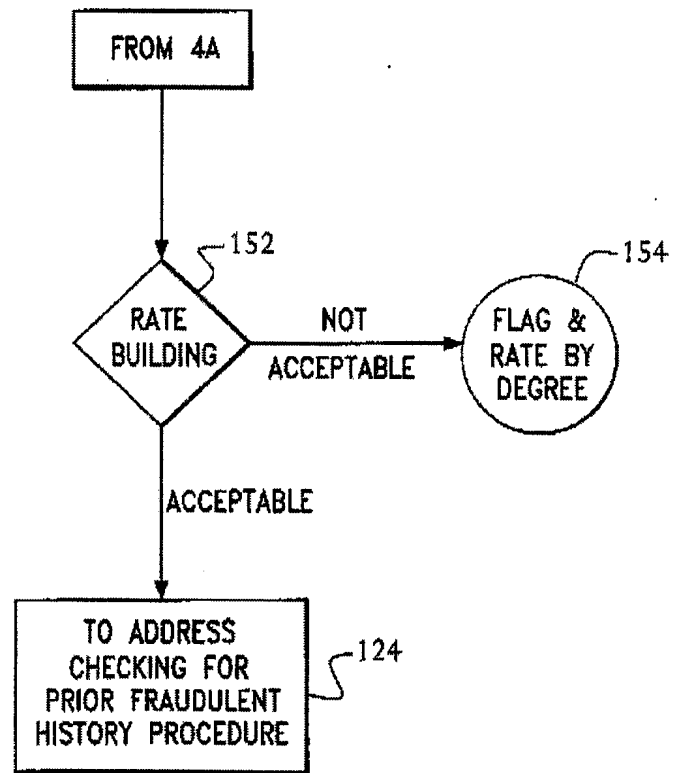


FIG. 4B

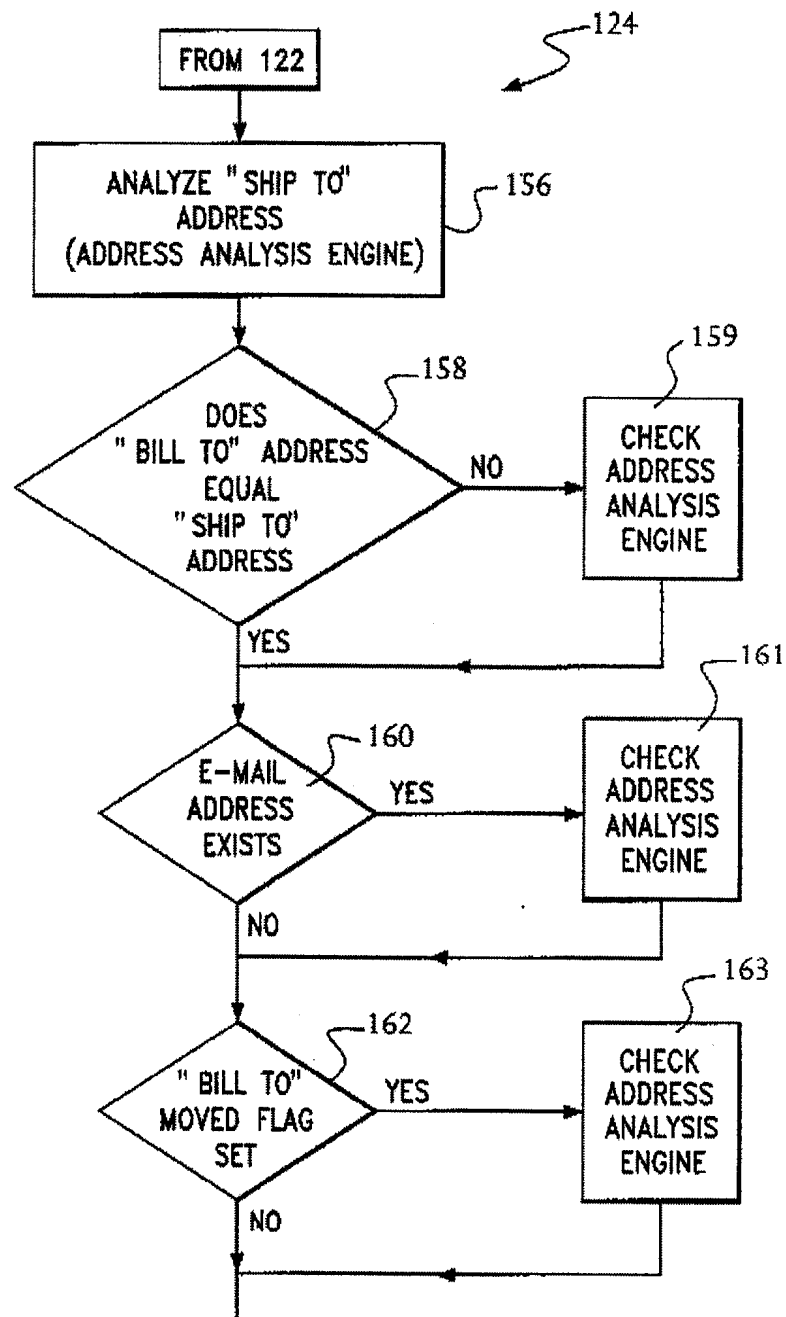
ADDRESS CHECKING AGAINST HISTORICAL  
DATABASE TO DETERMINE PRIOR  
FRAUDULENT ACTIVITY

FIG. 5

FIG. 5A

FIG. 5B

FIG. 5A

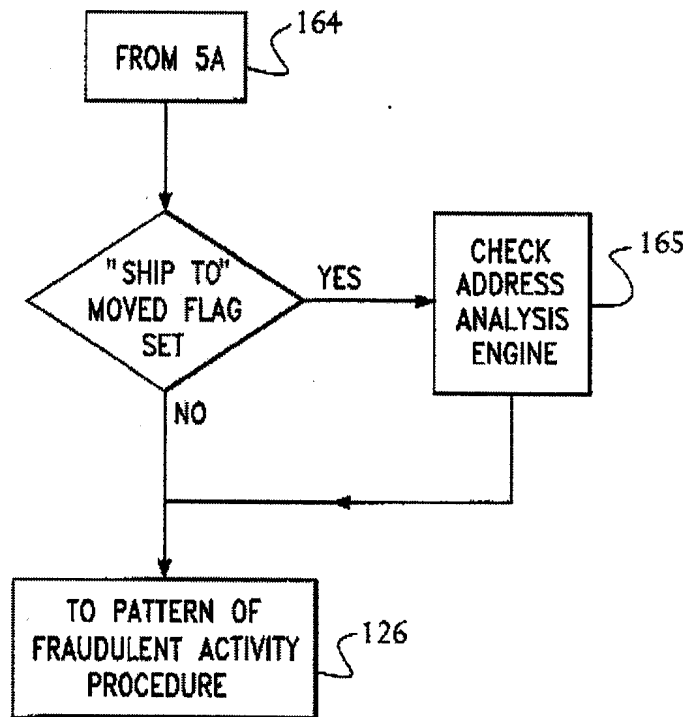


FIG. 5B

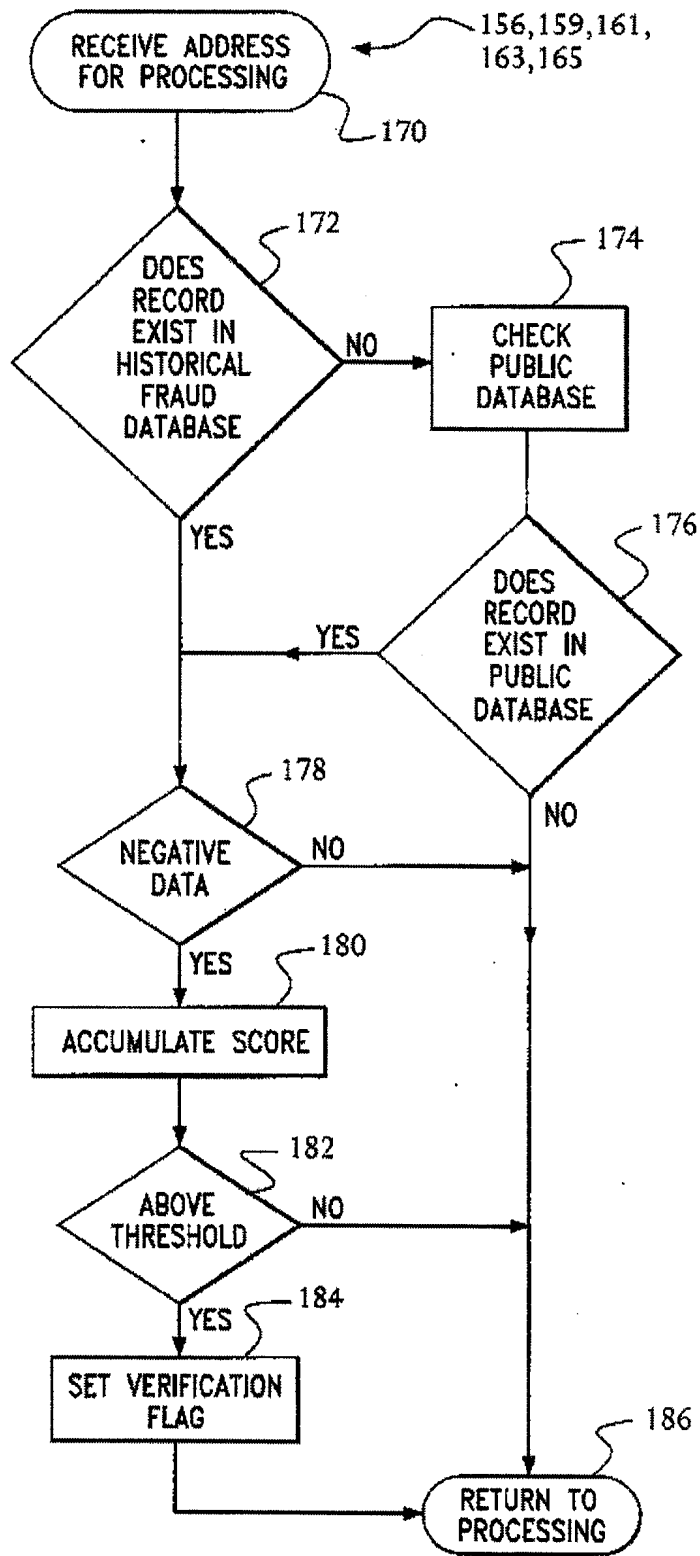


FIG. 6

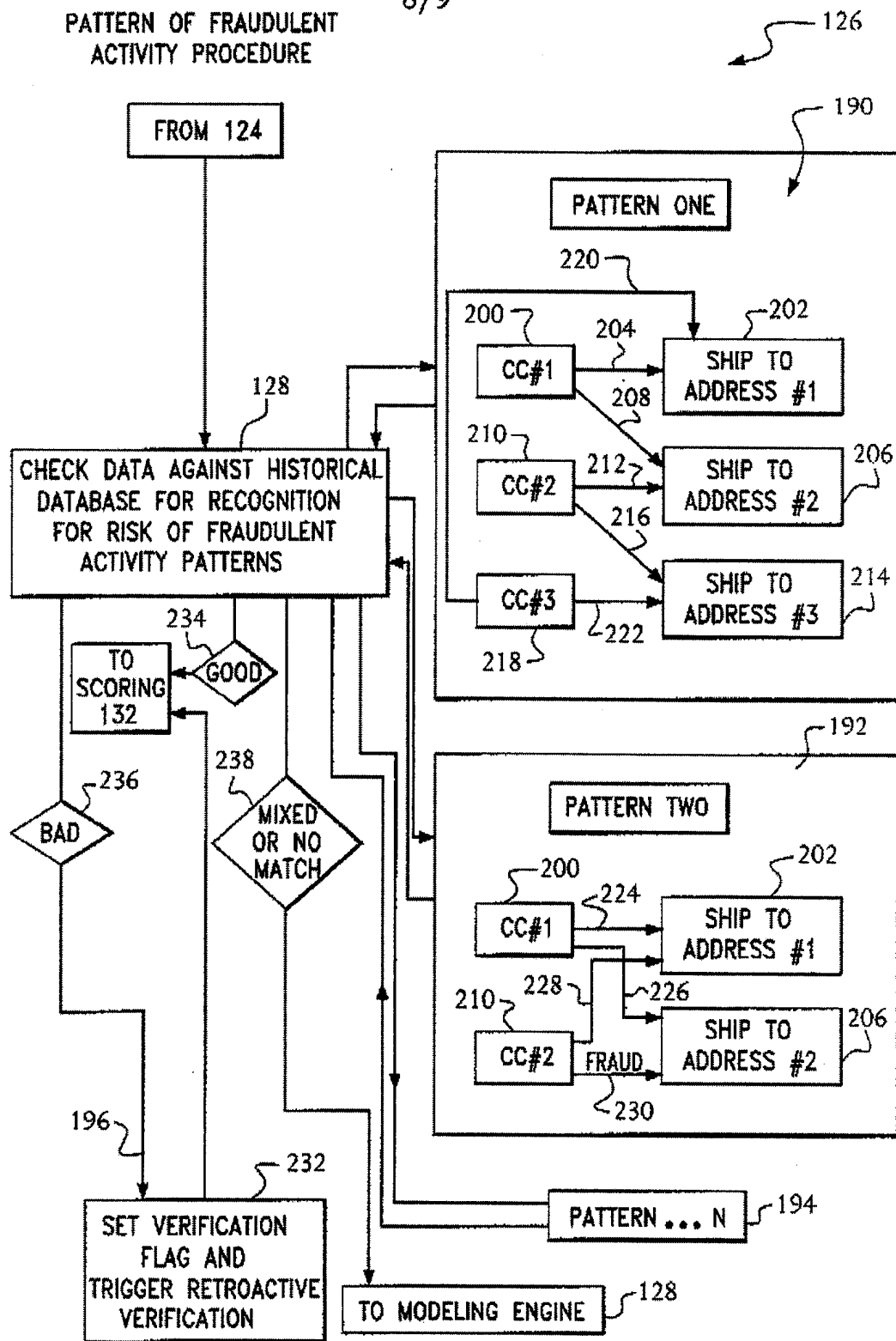
PATTERN OF FRAUDULENT  
ACTIVITY PROCEDURE

FIG. 7



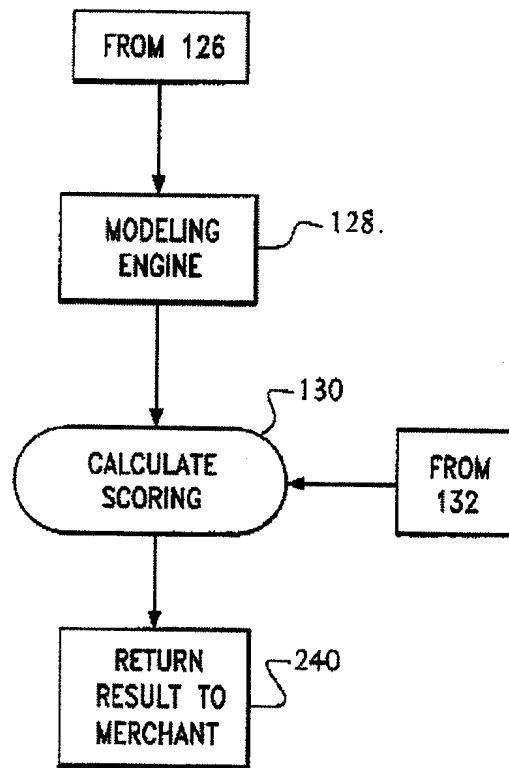


FIG. 8